

Serial No. 09/955,464 filed 9/18/2001  
Amendment and Response of July 2, 2009  
to Office Action of January 2, 2009

### Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

#### Listing of Claims:

Claims 1-6 (canceled)

7. (Currently Amended) A method, comprising,

providing access to a first webbank, said first webbank comprising a website hosted on a bank server for the use of a first webbank owner;

wherein said first webbank has a webaddress associated therewith and is accessible by said first webbank owner over the World Wide Web using said webaddress; and,

wherein said first webbank owner has access to said first webbank to provide said first webbank with a second webaddress, the second webaddress being a webaddress associated with a second webbank;

said second webbank comprising a second website hosted on a server for the use of a second webbank owner;

wherein said second webaddress is the address of a said second website for a of said second webbank owner, and also acts as an account number, such that said second webaddress acts as an addressible destination over the Internet for transfers of funds thereto;

and wherein said provision of said second webaddress at said first webbank is used to cause funds to be transferred from said first webbank to said second webbank.

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8. (Previously Presented) A method as claimed in claim 7, wherein said first webbank and said second webbank are both hosted on the bank server of the same bank.
9. (Previously Presented) A method as claimed in claim 7, wherein said first webbank and said second webbank are hosted on the bank servers of different banks.
10. (Previously Presented) A method as claimed in claim 7, wherein said second webaddress is a public webaddress listed in a public directory for any third party to use to send funds over the Internet to said second webbank.
11. (Previously Presented) A method as claimed in claim 7, wherein said funds are transferred virtually instantaneously.
12. (Previously Presented) A method as claimed in claim 7, wherein said funds are transferred within five minutes.
13. (Previously Presented) A method as claimed in claim 7, wherein said funds are transferred within an hour.
14. (Previously Presented) A method as claimed in claim 7, wherein said funds are transferred between the first webbank and the second webbank at the time designated by said first webbank owner.
15. (Previously Presented) A method as claimed in claim 7, wherein said funds are transferred between the first webbank and the second webbank at the time designated by said second webbank owner.
16. (Canceled)

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17. (Canceled)
18. (Previously Presented) A method as claimed in claim 7, wherein said first webbank owner provides said second webaddress at said first webbank to view transaction records at said second webbank.

Claims 19-37 (cancelled)

38. (Currently Amended) A ~~method~~ system, comprising,
- providing ~~access to~~ a system for transferring funds;
- said system comprising a plurality of webbanks, said plurality of webbanks comprising a first webbank and a second webbank;
- said first webbank comprising a first website hosted on a server for the use of a first webbank owner, said first website having funds of said first webbank owner associated therewith;
- wherein said first webbank having has a first webaddress associated therewith and being is accessible by said first webbank owner over the Internet using said first webaddress;
- said second webbank comprising a second website hosted on a server for the use of a second webbank owner;
- wherein said second webbank having has a second webaddress associated therewith and being is accessible over the Internet via input of said second webaddress into a web browser;
- such that said second webaddress is both the address of a website of said second webbank

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owner, and is an account number which acts as an addressible destination over the Internet for the transfer of funds thereto; and,

whercin said first webbank owner has access to said first webbank to transfer funds between said first webbank owner and said second webbank owner, such that said first webbank owner's provision of said second webaddress at said first webbank causes funds to be transferred between said first webbank and said second webbank.

39. (Previously Presented) A method as claimed in claim 38, wherein said first webbank is a website hosted on a server controlled by a bank, and said second webbank is a website hosted on a server controlled by a bank.
40. (Previously Presented) A method as claimed in claim 38, wherein said first webbank and said second webbank are both controlled by the same bank.
41. (Previously Presented) A method as claimed in claim 38, wherein said first webbank and said second webbank are controlled by different banks.
42. (Currently Amended) A method as claimed in claim 38, wherein said second webaddress corresponds to an account which is publicly accessible viewable over the Internet, but which is a deposit only account.
43. (Previously Presented) A method as claimed in claim 38, wherein said second webaddress is listed in a public directory.
44. (Currently Amended) A method as claimed in claim 38, whercin said second webbank is

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publicly accessible ~~by anyone~~ viewable over the Internet.

45. (Previously Presented) A method as claimed in claim 38, wherein said system comprises millions of said webbanks.
46. (Previously Presented) A method as claimed in claim 38, wherein provision of said second webaddress by said first webbank owner causes the transfer of funds from said first webbank to said second webbank.
47. (Previously Presented) A method as claimed in claim 46, wherein said transfer of funds is approximately instantaneous.
48. (Previously Presented) A method as claimed in claim 46, wherein said funds are transferred between said first webbank and said second webbank at the precise time designated by said first webbank owner.
49. (Previously Presented) A method as claimed in claim 46, wherein said funds are transferred between the first webbank and the second webbank at the precise time designated by said second webbank owner.
50. (Previously Presented) A method as claimed in claim 46, wherein said first webbank owner can use said second webaddress to view a record at said second webbank corresponding to said transfer of funds from said first webbank to said second webbank.
51. (Previously Presented) A method as claimed in claim 38, wherein provision of said second webaddress causes the transfer of funds from said second webbank to said first webbank.
52. (Currently Amended) A method as claimed in claim 38, wherein said second webbank is a

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publicly ~~accessible~~ viewable account, said publicly ~~accessible~~ viewable account being an account ~~accessible~~ viewable by members of the public ~~and not just said second webbank owner~~, such that said second webbank is set to allow the public to ~~access~~ view said second webbank and to deposit money into said second webbank, while being set to bar the public from the right to withdraw money from said second webbank.

53. (Previously Presented) A method as claimed in claim 7, wherein said funds are transferred in response to an invoice forwarded from said second webbank to said first webbank.

54. (Previously Presented) A ~~method~~ system, comprising,

~~providing access to~~ a webbank system, said webbank system comprising a system for transferring funds;

said system comprising a plurality of webbanks, said plurality of webbanks comprising a first webbank and a second webbank;

said first webbank comprising a first website hosted on a server for the use of a first webbank owner, said first website having funds of said first webbank owner associated therewith;

wherein said first webbank having has a first webaddress associated therewith and being is accessible by said first webbank owner over the Internet using said first webaddress;

said second webbank comprising a second website hosted on a server for the use of a second webbank owner;

wherein said second webbank having has a second webaddress associated therewith and

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being is accessible over the Internet via input of said second webaddress into a web browser;

such that said second webaddress is both the address of a website of said second webbank owner, and is an account number which acts as an addressible destination over the Internet for the transfer of funds thereto; and,

wherein said first webbank owner has access to said first webbank to transfer funds between said first webbank owner and said second webbank owner, such that said first webbank owner's provision of said second webaddress at said first webbank causes funds to be transferred between said first webbank and said second webbank; and,

wherein said webbank system further comprises a system for forwarding an invoice from said second webbank to said first webbank.

55. (Previously Presented) A method as claimed in claim 54, wherein said system for transferring funds comprises a system for conducting said transfer of funds between said first webbank and said second webbank in response to said invoice forwarded from said second webbank to said first webbank.

56. (Previously Presented) A method as claimed in claim 54, wherein said system for forwarding invoices comprises a system for forwarding an electronic invoice from said second webbank to said first webbank.

57. (Previously Presented) A method as claimed in claim 54, wherein said system for forwarding invoices comprises a system for generating an electronic invoice and for forwarding said

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electronic invoice from said second webbank to said first webbank.

58. (Previously Presented) A method as claimed in claim 54, wherein said system for forwarding invoices comprises a system for generating an electronic invoice, for forwarding said electronic invoice from said second webbank to said first webbank, and for conducting said transfer of funds between said first webbank and said second webbank in response to said electronic invoice forwarded from said second webbank to said first webbank.
59. (New) A system as claimed in claim 38, further comprising a third webbank comprising a third webaddress corresponding to a third website on the Internet, and a fourth webbank comprising a fourth webaddress corresponding to a fourth website on the Internet;  
wherein said first webbank, said second webbank, said third webbank, and said fourth webbank are part of a financial network comprising a series of webbanks, and wherein said webbanks in said financial network are provided for owners comprising individuals and corporations;  
wherein said financial network comprises at least two types of webbanks, said two types of webbanks comprising private webbanks and public webbanks, wherein access to said private webbanks is restricted to those entities permitted by the owners of said private webbanks, and wherein said public webbanks are websites provided for public viewing over the Internet;  
wherein said first webbank is a private webbank and said third webbank is a public webbank of said first webbank owner;



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wherein said second webbank is a public webbank and said fourth webbank is a private webbank of said second webbank owner,

and wherein provision of said second webaddress of said second, public, webbank at said first, private, webbank for said transfer of funds to said second webbank owner, causes funds to be transferred to said second webbank owner which are accessible by said second webbank owner at said fourth, private, webbank of said second webbank owner; and, wherein provision of said third webaddress of said third, public, webbank of said first webbank owner, at said fourth, private, webbank of said second webbank owner, causes funds to be transferred to said first webbank owner, which are accessible by said second webbank owner at said first, private webbank of said first webbank owner.

60. (New) A system as claimed in claim 59, wherein provision of said third webaddress at said fourth webbank cause an invoice to be forwarded from said second webbank owner to said first webbank owner;

and wherein provision of said second webaddress at said first webbank causes an invoice to be forwarded from said first webbank owner to said second webbank owner.

61. (New) A system as claimed in claim 60, wherein said second webbank and said third webbank are configured for receipt of inbound funds but no outbound transfers of funds.

62. (New) A system as claimed in claim 61, wherein funds received at said second webbank are automatically forwarded to said fourth webbank, and funds received at said third webbank are automatically forwarded to said first webbank.